

# FISCAL NOTE

**Bill #:** HB0692

**Title:** Health insurance coverage for employee's domestic partner

**Primary Sponsor:** Buzzas, R

**Status:** As Introduced

|                   |      |                                 |      |
|-------------------|------|---------------------------------|------|
| Sponsor signature | Date | Chuck Swysgood, Budget Director | Date |
|-------------------|------|---------------------------------|------|

## Fiscal Summary

|  | <b><u>FY 2004<br/>Difference</u></b> | <b><u>FY 2005<br/>Difference</u></b> |
|--|--------------------------------------|--------------------------------------|
| <b>Expenditures:</b>                       |                                      |                                      |
| General Fund                               | \$0                                  | \$0                                  |
| <b>Revenue:</b>                            |                                      |                                      |
| General Fund                               | \$0                                  | \$0                                  |
| <b>Net Impact on General Fund Balance:</b> | \$0                                  | \$0                                  |

- |   |  |
|---|--|
| <input type="checkbox"/> Significant Local Gov. Impact    | <input type="checkbox"/> Technical Concerns            |
| <input type="checkbox"/> Included in the Executive Budget | <input type="checkbox"/> Significant Long-Term Impacts |
| <input type="checkbox"/> Dedicated Revenue Form Attached  | <input type="checkbox"/> Needs to be included in HB 2  |

## Fiscal Analysis

### ASSUMPTIONS:

#### State Auditor's Office

1. The State Auditor's Office (SAO) estimates there are 847 insurers doing business in Montana that have disability insurance authority including both life and property/casualty insurers.
2. Assume disability insurance plans that do not cover health services, such as disability income, credit disability, or accidental death, are excluded from this bill.
3. Assume disability insurance plans that pay a fixed amount that can be used for medical expenses, such as accidental dismemberment, hospital indemnity, specified disease, long-term care, etc. are included in this bill.
4. The SAO estimates that 75 percent of the 847 insurers, or 635 insurers, that have disability authority would be required to file new forms to amend their already approved forms.
5. Each of the 635 insurers required to file new forms will likely have more than one insurance plan to which this bill will apply. SAO estimates each of the 635 insurers will have three insurance plans that will require different amendment filings. We estimate each of the 1,905 amendment filings would take 15 minutes to review, or 476 hours.
6. The SAO will absorb the cost and workload associated with this bill.

**Fiscal Note Request HB0692, As Introduced**  
(continued)

**Department of Administration**

7. This legislation may result in additional enrollment and premiums. It is unknown if additional premiums will cover additional claims costs.
8. There is no fiscal impact.